

Information to identify the case:

Debtor 1	Robert L. Walters	Social Security number or ITIN	xxx-xx-8632
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2	Pamela D. Walters	Social Security number or ITIN	xxx-xx-5261
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Date case filed for chapter **7 5/7/20**

Case number: **20-21449-TPA**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Robert L. Walters	Pamela D. Walters
2. All other names used in the last 8 years		
3. Address	429 Branchton Rd Slippery Rock, PA 16057	429 Branchton Rd Slippery Rock, PA 16057
4. Debtor's attorney Name and address	Kenneth Steidl Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000 Email: julie.steidl@steidl-steinberg.com
5. Bankruptcy trustee Name and address	Robert Shearer 5703 Brewster Lane Erie, PA 16505	Contact phone 814 504 2613 Email: information@robertshearer.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 Contact phone 412-644-2700 Date: 6/26/20	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 20, 2020 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 9/18/20 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Robert L. Walters
Pamela D. Walters
Debtor(s)

Bankruptcy Case No.: 20-21449-TPA
Chapter: 7

ORDER

WHEREAS, *Federal Rule of Bankruptcy Procedure 1007(c)* requires an individual debtor to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case.

WHEREAS, *11 U.S.C. §727(a)(11)* states that the Court shall not grant a discharge unless the debtor completes an instructional course concerning personal financial management after filing the petition.

It is hereby **ORDERED, ADJUDGED and DECREED** that this case shall be closed without entry of a discharge on the 75th day after the first meeting set for the meeting of creditors *unless*, within 60 days after the first date set for the meeting of creditors, the debtor files a Certificate that the course in personal financial management described in *11 U.S.C. §111* was completed. The Certificate must substantially conform to *Official Form No. 423*, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is **FURTHER ORDERED** that a debtor who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone shall file a motion with the Court to be excused from attending the course within 60 days after the first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the debtor fails to timely file the motion.

Dated: June 26, 2020

Thomas P. Agresti
United States Bankruptcy Judge

REMINDER TO COUNSEL

BEFORE FILING:

Generally, a person is ineligible to be a debtor unless he/she has taken a credit counseling course within 180 days before filing a petition and files the certificate. *11 U.S.C. Section 109(h)(1)*.

AFTER FILING:

A Chapter 7 debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (*Official Form 423*). *11 U.S.C. Section 727(a)(11)* and *Rule 1007(b)(7)*.

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Robert L. Walters
 Pamela D. Walters
 Debtors

Case No. 20-21449-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
 Form ID: 309A

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Jun 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2020.

db/jdb aty +Robert L. Walters, Pamela D. Walters, 429 Branchton Rd, Slippery Rock, PA 16057-3211
 +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 15238927 +First National Bank of Omaha, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103-0128
 15238929 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 15238928 +Mr. Cooper, 350 Highland, Houston, TX 77009-6623
 15238932 +P S E C U, P.O. Box 1006, Harrisburg, PA 17108-1006
 15238926 ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020
 (address filed with court: First National Bank of Omaha, P.O. Box 3412, Omaha, NE 68197)
 15238939 +Trac/CBCD/Citicorp, Citicorp Credit/Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
 15238938 +Trac/CBCD/Citicorp, Po Box 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: julie.steidl@steidl-steinberg.com Jun 27 2020 04:21:51 Kenneth Steidl, Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219
 tr +EDI: QRSHEARER.COM Jun 27 2020 07:48:00 Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 27 2020 04:22:48 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jun 27 2020 04:22:58 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
 cr +EDI: PRA.COM Jun 27 2020 07:48:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15238910 EDI: BANKAMER.COM Jun 27 2020 07:48:00 Bank of America, Po Box 982238, El Paso, TX 79998
 15238911 +EDI: BANKAMER.COM Jun 27 2020 07:48:00 Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
 15238914 +EDI: TSYS2.COM Jun 27 2020 07:48:00 Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
 15238912 +EDI: TSYS2.COM Jun 27 2020 07:48:00 Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
 15238916 +EDI: CAPITALONE.COM Jun 27 2020 07:48:00 Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
 15238918 +EDI: CAPITALONE.COM Jun 27 2020 07:48:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 15238922 EDI: DISCOVER.COM Jun 27 2020 07:48:00 Discover Financial, Pob 15316, Wilmington, DE 19850
 15238924 +EDI: DISCOVER.COM Jun 27 2020 07:48:00 Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
 15238931 +EDI: AGFINANCE.COM Jun 27 2020 07:48:00 OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
 15238930 +EDI: AGFINANCE.COM Jun 27 2020 07:48:00 OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
 15238933 +E-mail/Text: bankruptcynotices@psecu.com Jun 27 2020 04:23:29 P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
 15239950 +EDI: RMSC.COM Jun 27 2020 07:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15238935 +EDI: RMSC.COM Jun 27 2020 07:48:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
 15238934 +EDI: RMSC.COM Jun 27 2020 07:48:00 Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
 15238937 +EDI: RMSC.COM Jun 27 2020 07:48:00 Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 15238936 +EDI: RMSC.COM Jun 27 2020 07:48:00 Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
 15238941 +EDI: BLUESTEM Jun 27 2020 07:48:00 Webbank/Gettington, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
 15238940 +EDI: BLUESTEM Jun 27 2020 07:48:00 Webbank/Gettington, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
 15238943 E-mail/Text: bankruptcy@firstenergycorp.com Jun 27 2020 04:23:03 West Penn Power, Po Box 3687, Akron, OH 44309-3687
 15238942 E-mail/Text: bankruptcy@firstenergycorp.com Jun 27 2020 04:23:03 West Penn Power, 800 Cabin Hill Drive, Greensburg, PA 15606-2222

TOTAL: 25

District/off: 0315-2

User: culy
Form ID: 309A

Page 2 of 2
Total Noticed: 34

Date Rcvd: Jun 26, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nationstar Mortgage LLC d/b/a Mr. Cooper
15238920 Capital One Bank Usa N
15238921 Capital One Bank Usa N
15238915* +Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15238913* +Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
15238917* +Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15238919* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15238923* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover Financial, Pob 15316, Wilmington, DE 19850)
15238925* +Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
TOTALS: 3, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkggroup@kmlawgroup.com
Kenneth Steidl on behalf of Joint Debtor Pamela D. Walters julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Kenneth Steidl on behalf of Debtor Robert L. Walters julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Robert Shearer information@robertshearer.com, rshearer@ecf.axosfs.com;rspclaw@gmail.com
TOTAL: 5